WHAT IS CLAIMED IS:

- 1. A computerized system for generating a customized, printed proposal to an individual customer for the individual customer's purchase of a product, the product being characterized by a variety of predetermined distinctive features and environments of product use which are of varying interest to different potential customers who may purchase the product, the customized, printed proposal generated by the system being characterized by pictures and text representative of individualized features and environments which are of particular interest to the individual customer who is to receive the proposal, the system comprising:
 - data base means comprising at least one data base for storing a plurality of pictures and text related to the product features and environments, the data base means comprising:
 - (i) product picture data base means for storing a plurality of predetermined product pictures wherein each picture is related to a distinctive product feature and benefit, the plurality of predetermined product pictures being of varying interest to different potential customers who may purchase the product;
 - (ii) environment picture data base means for storing a plurality of predetermined environment pictures related to distinctive environments in which the product may be used, the plurality of predetermined environment pictures being of varying interest to different potential customers who may purchase the product; and
 - (iii) product text data base means for storing a plurality of predetermined product text segments related to distinctive product features, the plurality of predetermined product text segments being of varying interest to different potential customers who may purchase the product;
 - (b) user interface means for presenting a series of predetermined queries related to



the varying interests of the different potential customers, the user interface means comprising input means for selectively inputting predetermined answers to the predetermined queries, the predetermined answers corresponding to the individual customer who is to receive the proposal; and

- (c) processing means for generating the customized, printed proposal, the processing means comprising linking means for linking the predetermined answers with predetermined pictures related to the individualized features and environments which are of particular interest to the individual customer who is to receive the proposal.
- 2. The computerized system of claim 1 wherein:
 - the data base means further comprises environment text data base means for storing a plurality of predetermined environment text segments related to distinctive environments in which the product may be used, the plurality of predetermined environment text segments being of varying interest to different potential customers who may purchase the product; and
 - (b) the processing means further comprises means for linking the predetermined answers with predetermined text related to the individualized features and environments which are of particular interest to the individual customer who is to receive the proposal.
- 3. The computerized system of claim 1 wherein:
 - (a) the user interface means further comprises means for inputting a name and address of the individual customer who is to receive the proposal; and
 - (b) the processing means further comprises means for generating the customized, printed proposal with a cover sheet comprising the name and address of the individual customer who is to receive the proposal.

- 4. The computerized system of claim 1 wherein the processing means further comprises means for generating the customized, printed proposal with a cover sheet comprising predetermined pictures and text related to at least one of the individualized features and environments which are of particular interest to the individual customer who is to receive the proposal.
- 5. The computerized system of claim 1 wherein:
 - the user interface means further comprises means for inputting customer identification data of the individual customer who is to receive the proposal; and
 - (b) the processing means further comprises means for generating the customized, printed proposal with a printed personalized letter to the individual customer who is to receive the proposal so that the personalized letter comprises the customer identification data of the individual customer who is to receive the proposal and so that the printed, personalized letter further comprises portions of predetermined standard text related to at least one of the individualized features and environments which are of particular interest to the individual customer who is to receive the proposal.
- 6. The computerized system of claim 1 wherein the processing means further comprises means for generating the customized, printed proposal with one or more individualized product description pages each comprising predetermined pictures and text related to at least one of the individualized features and environments which are of particular interest to the individual customer who is to receive the proposal.
- 7. The computerized system of claim 6 wherein:
 - (a) the user interface means further comprises means for inputting customer

identification data of the individual customer who is to receive the proposal;

- (b) the processing means further comprises means for generating the customized, printed proposal with one or more individualized pages so that each individualized page comprises the customer identification data of the individual customer who is to receive the proposal.
- 8. The computerized system of claim 6 wherein:
 - the user interface means further comprises means for inputting salesperson identification data of a salesperson who is dealing with the individual customer; and
 - (b) the processing means further comprises means for generating the customized, printed proposal with one or more individualized pages so that each individualized page comprises the salesperson identification data of the salesperson who is dealing with the individual customer.
- 9. The computerized system of claim 1 wherein:
 - (a) the data base means comprises means for storing a plurality of product specifications related to producing the product in a variety of configurations which are of varying interest to different potential customers who may purchase the product;
 - (b) the linking means comprises means for linking predetermined answers with a product specification which is of particular interest to the individual customer who is to receive the proposal; and
 - (c) the processing means further comprises means for generating the customized, printed proposal with one or more individualized pages comprising the product specification which is of particular interest to the individual customer who is to receive the proposal.

- 10. The computerized system of claim 9 wherein:
 - the user interface means further comprises means for inputting customer identification data of the individual customer who is to receive the proposal; and
 - (b) the processing means further comprises means for generating the customized, printed proposal so that each individualized page which comprises the product specification which is of particular interest to the individual customer who is to receive the proposal also comprises the customer identification data of the individual customer who is to receive the proposal.

11. The computerized system of claim 9 wherein:

- the user interface means further comprises means for inputting salesperson identification data of a salesperson who is dealing with the individual customer; and
- (b) the processing means further comprises means for generating the customized, printed proposal so that each individualized page which comprises the product specification which is of particular interest to the individual customer who is to receive the proposal also comprises the salesperson identification data of the salesperson who is dealing with the individual customer.

12. The computerized system of claim 1 wherein:

- the data base means comprises means for storing a plurality of performance specifications related to the performance of the product in a variety of configurations which are of varying interest to different potential customers who may purchase the product;
- (b) the linking means comprises means for linking predetermined answers with a performance specification which is of particular interest to the individual

customer who is to receive the proposal; and

- the processing means further comprises means for generating the customized, printed proposal with one or more individualized pages comprising the performance specification which is of particular interest to the individual customer who is to receive the proposal.
- 13. The computerized system of claim 12 wherein:
 - the user interface means further comprises means for inputting customer identification data of the individual customer who is to receive the proposal; and
 - (b) the processing means further comprises means for generating the customized, printed proposal so that each individualized page which comprises the performance specification which is of particular interest to the individual customer who is to receive the proposal also comprises the customer identification data of the individual customer who is to receive the proposal.
- 14. The computerized system of claim 12 wherein:
 - (a) the user interface means further comprises means for inputting salesperson identification data of a salesperson who is dealing with the individual customer; and
 - (b) the processing means further comprises means for generating the customized, printed proposal so that each individualized page which comprises the performance specification which is of particular interest to the individual customer who is to receive the proposal also comprises the salesperson identification data of the salesperson who is dealing with the individual customer.
- 15. The computerized system of claim 1 wherein:

- (a) the user interface means further comprises means for inputting the description and appraised value of a trade-in product to be traded in by the individual customer who is to receive the proposal; and
- (b) the processing means further comprises means for generating the customized, printed proposal with one or more individualized pages which comprise the description and appraised value of the trade-in product to be traded in by the individual customer who is to receive the proposal.
- 16. The computerized system of claim 16 wherein:
 - the user interface means further comprises means for inputting the customer identification data of the individual customer who is to receive the proposal; and
 - (b) the processing means further comprises means for generating the customized, printed proposal so that each individualized page which comprises the description and appraised value of a trade-in product to be traded in by the individual customer who is to receive the proposal also comprises at least one of the customer identification data of the individual customer who is to receive the proposal.
- 17. The computerized system of claim 16 wherein:
 - (a) the user interface means further comprises means for inputting salesperson identification data of a salesperson who is dealing with the individual customer; and
 - (b) the processing means further comprises means for generating the customized, printed proposal so that each individualized page which comprises the description and appraised value of a trade-in product to be traded in by the individual customer who is to receive the proposal also comprises the salesperson identification data of the salesperson who is dealing with the

individual customer.

18. The computerized system of claim 1 wherein:

- (a) the data base means comprises means for storing a plurality of product price quotations related to a variety of product configurations which are of varying interest to different potential customers who may purchase the product;
- (b) the linking means comprises means for linking the predetermined answers with a product price quotation for a product configuration which is of particular interest to the individual customer who is to receive the proposal; and
- (c) the processing means further comprises means for generating the customized, printed proposal with one or more individualized pages comprising the product price quotation for the product configuration which is of particular interest to the individual customer who is to receive the proposal.

19. The computerized system of claim 18 wherein:

- (a) the user interface means further comprises means for entering user-defined product price quotations; and
- (b) the processing means further comprises means for calculating a product price based upon the product price quotations that are linked with the predetermined answers and for generating the customized, printed proposal with one or more individualized pages comprising the product price.

20. The computerized system of claim 18 wherein:

- (a) the user interface means further comprises means for inputting customer identification data of the individual customer who is to receive the proposal; and
- (b) the processing means further comprises means for generating the customized, printed proposal so that each individualized page which comprises the product

price quotation for the product configuration which is of particular interest to the individual customer who is to receive the proposal also comprises at least one of the customer identification data of the individual customer who is to receive the proposal.

21. The computerized system of claim 1 wherein:

- the user interface means further comprises means for presenting a series of predetermined queries related to financing a product of interest to different potential customers who may purchase the product, the user interface means further comprising means for inputting individualized answers to the predetermined queries, the individualized answers relating to financing the product configuration of particular interest to the individual customer who is to receive the proposal; and
- (b) the processing means further comprises means for generating the customized, printed proposal with one or more individualized pages comprising the financing information related to the product configuration which is of particular interest to the individual customer who is to receive the proposal.

22. The computerized system of claim 21 wherein:

- (a) the user interface means further comprises means for inputting customer identification data of the individual customer who is to receive the proposal; and
- (b) the processing means further comprises means for generating the customized, printed proposal so that each individualized page which comprises the financing information related to the product configuration which is of particular interest to the individual customer who is to receive the proposal also comprises the customer identification data of the individual customer who is to receive the proposal.

- 23. The computerized system of claim 21 wherein:
 - the user interface means further comprises means for inputting salesperson identification data of a salesperson who is dealing with the individual customer; and
 - (b) the processing means further comprises means for generating the customized, printed proposal so that each individualized page which comprises the financing information related to the product configuration which is of particular interest to the individual customer who is to receive the proposal also comprises the salesperson identification data of the salesperson who is dealing with the individual customer.
- 24. The computerized system of claim 1 wherein:
 - the user interface means further comprises means for presenting a series of predetermined queries related to the life cycle cost of product configurations of interest to different potential customers who may purchase the product, the user interface means further comprising means for inputting individualized answers to the queries, the individualized answers related to the life cycle of a product configuration which is of particular interest to the individual customer who is to receive the proposal; and
 - (b) the processing means further comprises means for generating the customized, printed proposal with one or more individualized pages comprising life cycle cost information related to the product configuration which is of particular interest to the individual customer who is to receive the proposal.
- 25. The computerized system of claim 24 wherein:
 - (a) the user interface means further comprises means for inputting a name, address and telephone number of the individual customer who is to receive the

proposal and for inputting a name, address and telephone number of a salesperson who is dealing with the individual customer; and

- (b) the processing means comprises means for generating the customized, printed proposal so that each individualized page which comprises the life cycle cost information related to the product configuration which is of particular interest to the individual customer who is to receive the proposal also comprises at least one of the name, address and telephone number of the individual customer who is to receive the proposal and the salesperson who is dealing with the individual customer.
- 26. The computerized system of claim 1 wherein:
 - the user interface means further comprises means for inputting user-selected items to be included within the customized, printed proposal; and
 - (b) the processing means further comprises means for arranging the user-selected items into a table of contents and for generating the table of contents within the customized, printed proposal.
- 27. The computerized system of claim 1 wherein the processing means further comprises means for printing a trademark identifying the product on at least one of the pages of the customized printed proposal.
- 28. The computerized system of claim 1 wherein:
 - (a) the user interface means further comprises means for presenting the predetermined queries in any one of a plurality of languages; and
 - (b) the processing means comprises means for generating the customized, printed proposal in any one of the plurality of languages.
- 29. The computerized system of claim 1 wherein the processing means further

comprises means for generating the customized, printed proposal with a signature page as a part of the proposal.

add B'